LEGISLATIVE BILL 28

Approved by the Governor March 19, 1975

Introduced by S. Marsh, 29; Kelly, 35

AN ACT relating to insurance; to provide coverage for infants from the day of birth; and to provide when insurance policies shall be required to provide such coverage.

Be it enacted by the people of the State of Nebraska,

Section 1. (1) All individual and group health insurance policies providing coverage on an expense incurred basis and individual and group service or indemnity type contracts, which provide coverage for a family member of the insured or subscriber shall, as to such family members' coverage, also provide that the health insurance benefits applicable for children shall be payable, with respect to a newly-born child of the insured or subscriber, from the moment of birth.

(2) The coverage for newly-born children shall consist of coverage of injury or sickness including the necessary care and treatment of medically diagnosed congenital defects and birth abnormalities.

(3) A policy or contract may require that notification of birth of a newly-born child and payment of the required premium or fees shall be furnished to the insurer or nonprofit service or indemnity corporation within thirty-one days after the date of birth in order to have the coverage continue beyond such thirty-one day period.

(4) The requirements of this act shall apply to all insurance policies and subscriber contracts delivered or issued for delivery in this state on or after January 1, 1976.